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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Patent Application of : Group Art Unit:
John J. Koresko, V :
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: :
Appln. No.: : Examiner:
: :
: :
Filed: :
: :
For: **SYSTEM AND METHOD** : Attorney Docket
FOR CREATING A DEFINED : No. 10717-1U1
BENEFIT PENSION PLAN FUNDED :
WITH A VARIABLE LIFE :
INSURANCE POLICY AND/OR A :
VARIABLE ANNUITY POLICY :

JC979 U.S. PTO
10/086924
02/28/02

INFORMATION DISCLOSURE STATEMENT

It is requested that the enclosed references listed on the attached Information Disclosure Citation Form PTO/SB/08/A be considered by the Patent Examiner in connection with the above-identified application and be made of record therein.

Independent consideration and acknowledgment of the enclosed references are respectfully requested.

Respectfully submitted,

JOHN J. KORESKO, V

February 28, 2002 By: Clark Jablon
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Enclosures